

Information to identify the case:					
Debtor 1	<b>Kathleen Cunningham</b>			Social Security number or ITIN	<b>xxx-xx-4530</b>
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court <b>District of New Jersey</b>					
Case number: <b>14-29573-CMG</b>					

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kathleen Cunningham

2/28/17

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Kathleen Cunningham  
 Debtor

Case No. 14-29573-CMG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 3  
 Total Noticed: 58

Date Rcvd: Feb 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 02, 2017.

db +Kathleen Cunningham, 405 Summit Avenue, Hightstown, NJ 08520-4318  
 cr +BANK OF AMERICA, N.A., 405 Summit Avenue, Hightstown, NJ 08520-4318  
 cr +DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 515220978 +Bank of America, N.A., c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315  
 515067404 +Bermin & Rabin, 15280 Metcalf, Overland Park, KS 66223-2811  
 515167439 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 515067407 +Capl/bose, 90 Christiana Road, New Castle, DE 19720-3118  
 +Chase Manhattan Mortga, Attn: Bankruptcy Dept, 3415 Vision Dr, Columbus, OH 43219-6009  
 515230451 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971  
 515067413 +Citifinancial, 6801 Colwell Blvd, Irving, TX 75039-3198  
 515234362 Citimortgage Inc, POB 6030, Sioux Falls, SD 57117-6030  
 515067415 +Client Services, 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-9816  
 515396257 +Green Tree Servicing, LLC, PO Box 44265, Jacksonville, FL 32231-4265  
 515396258 +Green Tree Servicing, LLC, PO Box 44265, Jacksonville, FL 32231, Jacksonville, FL 32231-4265  
 515067420 +HYUNDAI MOTOR FINANCE COMPANY, PO BOX 20809, FOUNTAIN VALLEY CA 92728-0809  
 (address filed with court: Hyundai Motor Finance Company, PO Box 78047, Phoenix, AZ 85062)  
 515084539 +Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825  
 515067421 James L. Cunningham, 1401 Sth Clinton Avenue, Trenton, NJ 08610  
 515067423 +Majestic/cbt, Attn: Cardholder Services, Po. Box 105555, Atlanta, GA 30348-5555  
 515067425 +Monarch Recovery Management, Inc., 10965 Decatur Road, Philadelphia, PA 19154-3210  
 515067426 +Onemain Fi, Po Box 499, Hanover, MD 21076-0499  
 515067432 +United Collection Bureau, Inc., P.O. Box 140310, Toledo, OH 43614-0310  
 515067433 +United Collections Bureau, Inc, 5620 Southwyck Blvd. Suite 206, Toledo, OH 43614-1501  
 515067434 +Webster Bank/Citimortgage, Attention: Bankruptcy Department, Po Box 140609, Irving, TX 75014-0609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 28 2017 23:10:20 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 28 2017 23:10:17 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 515093144 EDI: AIS.COM Feb 28 2017 22:53:00 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
 515067400 +EDI: APPLIEDBANK.COM Feb 28 2017 22:53:00 Applied Bank, 660 Plaza Dr, Newark, DE 19702-6369  
 515067401 +E-mail/Text: ACF-EBN@acf-inc.com Feb 28 2017 23:09:37 Atlantic Crd, Po Box 13386, Roanoke, VA 24033-3386  
 515067405 EDI: BANKAMER.COM Feb 28 2017 22:53:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998  
 515067402 +EDI: BANKAMER.COM Feb 28 2017 22:53:00 Bank of America, Attn: Correspondence Unit/CA6-919-02-41, Po Box 5170, Simi Valley, CA 93062-5170  
 515067403 +EDI: TSYS2.COM Feb 28 2017 22:53:00 Barclays Bank Delaware, Attn: Bankruptcy, P.O. Box 8801, Wilmington, DE 19899-8801  
 515428954 +E-mail/Text: bncmail@w-legal.com Feb 28 2017 23:10:27 CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 515067411 EDI: CITICORP.COM Feb 28 2017 22:53:00 Citibank Sd, Na, Attn: Centralized Bankruptcy, Po Box 20363, Kansas City, MO 64195  
 515067412 EDI: CITICORP.COM Feb 28 2017 22:53:00 Citibank Usa, Citicorp Credit Services/Attn:Centralize, Po Box 20363, Kansas City, MO 64195  
 515067406 +EDI: CAPITALONE.COM Feb 28 2017 22:53:00 Cap One, 26525 North Riverwoods Blvd, Mettawa, IL 60045-3439  
 515067408 +EDI: CAPITALONE.COM Feb 28 2017 22:53:00 Capital 1 Bank, Attn: General Correspondence, Po Box 30285, Salt Lake City, UT 84130-0285  
 515211144 +EDI: AISACG.COM Feb 28 2017 22:53:00 Capital One Auto Finance, c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347  
 515067409 +EDI: CAPONEAUTO.COM Feb 28 2017 22:53:00 Capital One Auto Finance, 3905 N Dallas Pkwy, Plano, TX 75093-7892  
 515081885 +EDI: AISACG.COM Feb 28 2017 22:53:00 Capital One Auto Finance, a division of Capital On, P.O. Box 201347, Arlington, TX 76006-1347  
 515067414 +EDI: CIAC.COM Feb 28 2017 22:53:00 Citimortgage Inc, Po Box 9438, Gaithersburg, MD 20898-9438  
 515067416 EDI: RCSDELL.COM Feb 28 2017 22:53:00 Dell Financial Services, Dell Financial Services Attn: Bankruptcy, Po Box 81577, Austin, TX 78708  
 515085113 EDI: DISCOVER.COM Feb 28 2017 22:53:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
 515067417 +EDI: DISCOVER.COM Feb 28 2017 22:53:00 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316

District/off: 0312-3

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Form ID: 3180W

Page 2 of 3  
Total Noticed: 58

Date Rcvd: Feb 28, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516515804 +E-mail/Text: bankruptcy.bnc@ditech.com Feb 28 2017 23:10:06  
Ditech Financial LLC fka Green Tree Servicing, LLC, P.O. Box 6154,  
Rapid City, South Dakota 57709-6154, Ditech Financial LLC fka Green Tree Serv,  
LLC 57709-6154

516515803 E-mail/Text: bankruptcy.bnc@ditech.com Feb 28 2017 23:10:06  
Ditech Financial LLC fka Green Tree Servicing, LLC, P.O. Box 6154,  
Rapid City, South Dakota 57709-6154

515260068 EDI: ECAST.COM Feb 28 2017 22:53:00 ECAST SETTLEMENT CORPORATION, ASSIGNEE,  
OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262

515067418 +E-mail/Text: fggbanko@fgny.com Feb 28 2017 23:09:45 Forster, Garbus & Garbus,  
7 Banta Place, Hackensack, NJ 07601-5604

515067419 +EDI: RMSC.COM Feb 28 2017 22:53:00 GECRB / HH Gregg, Attention: Bankruptcy,  
Po Box 103104, Roswell, GA 30076-9104

515067422 +E-mail/Text: JPF-EBN@jpfrylaw.com Feb 28 2017 23:09:37 John P. Frye, P.C., PO Box 13665,  
Roanoke, VA 24036-3665

515067424 +EDI: MID8.COM Feb 28 2017 22:53:00 Midland Funding, 8875 Aero Dr Ste 200,  
San Diego, CA 92123-2255

515233835 EDI: PRA.COM Feb 28 2017 22:53:00 Portfolio Recovery Associates, LLC, c/o Sleepys,  
POB 41067, Norfolk VA 23541

515270483 EDI: PRA.COM Feb 28 2017 22:53:00 Portfolio Recovery Associates, LLC, c/o The Home Depot,  
POB 41067, Norfolk VA 23541

515067429 +EDI: SEARS.COM Feb 28 2017 22:53:00 Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189

515067428 +EDI: SEARS.COM Feb 28 2017 22:53:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282

515067427 +EDI: SEARS.COM Feb 28 2017 22:53:00 Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283

515067430 +EDI: RMSC.COM Feb 28 2017 22:53:00 Synch/sleepys, C/o Po Box 965036,  
Orlando, FL 32896-0001

515067431 EDI: TFSR.COM Feb 28 2017 22:53:00 Toyota Motor Credit Co, Toyota Financial Services,  
Po Box 8026, Cedar Rapids, IA 52408

515067435 +EDI: WFFC.COM Feb 28 2017 22:53:00 Wf Fin Bank, Attention: Bankruptcy, Po Box 10438,  
Des Moines, IA 50306-0438

TOTAL: 35

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr BANK OF AMERICA, N.A.

515265502\* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,  
PO Box 10390, Greenville, SC 29603-0390)

516531390\* +Ditech Financial LLC fka Green Tree Servicing, LLC, P.O. Box 6154,  
Rapid City, South Dakota 57709-6154, Ditech Financial LLC fka Green Tree Serv,  
LLC 57709-6154

516531389\* Ditech Financial LLC fka Green Tree Servicing, LLC, P.O. Box 6154,  
Rapid City, South Dakota 57709-6154

TOTALS: 1, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 02, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 28, 2017 at the address(es) listed below:

Albert Russo docs@russotruster.com  
Andrew L. Spivack on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com  
Andrew L. Spivack on behalf of Creditor CITIMORTGAGE, INC. nj.bkecf@fedphe.com  
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Donald Quigley on behalf of Debtor Kathleen Cunningham lawoffices@quigleyfayette.com,  
donaldquigley.dq@gmail.com

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User: admin  
Form ID: 3180W

Page 3 of 3  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Jennifer R. Gorchow	on behalf of Creditor	CITIMORTGAGE, INC.	nj.bkecf@fedphe.com
Jennifer R. Gorchow	on behalf of Creditor	GREEN TREE SERVICING, LLC.	nj.bkecf@fedphe.com
John Philip Schneider	on behalf of Creditor	DITECH FINANCIAL LLC	nj.bkecf@fedphe.com
Tammy L. Terrell	on behalf of Creditor	Bank of America, N.A.	bankruptcy@feinsuch.com
			TOTAL: 9